

502(8/15)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

FILED

10/2/15

U.S. Bankruptcy Court
Western District of Missouri

In Re: Joseph Franklin Greco and Jacqueline Lynn
Greco –ABOVE MED–

Case No.: 15–42058–can13

Debtor(s)

**ORDER CONFIRMING CHAPTER 13 PLAN
AS FILED OR AMENDED ON OR ABOUT
9/3/15**

The court finds that the amended Chapter 13 plan complies with the requirements of 11 U.S.C. § 1322(a), 1322 (b), 1323(c) and 1325(a) pursuant to 11 U.S.C. § 1329. It is therefore

ORDERED, ADJUDGED and DECREED:

1. The plan is confirmed as amended.
2. The debtor or any entity from which the debtor receives income shall pay to the trustee according to the terms of the plan which shall not exceed 5 years. Payments shall continue until further order of this court. The trustee may cause a wage order to be issued to the debtor's employer. 11 U.S.C. § 1322(a)(1), 1322(d), and 1325(c). Local Rule 3083–1G.
3. Payments to all creditors shall be made according to the terms of the plan, Local Rules of this Court, the trustee's notice to allow claims, the trustee's notice to allow additional or amended claims, and further orders of the court. The trustee shall only make payments to creditors with filed and allowed claims. 11 U.S.C. § 1326(c), Local Rule 3084–1, and Local Rule 3085–1.
4. Priority claimants shall be paid in full pursuant to 11 U.S.C. § 1322(a)(2).
5. The trustee shall be paid in full pursuant to 11 U.S.C. § 503(b), 1326(b)(2) and 28 U.S.C. § 586(e)(1)(A) and (B).
6. For cases filed on or before October 16, 2005, the debtor shall devote to the plan all disposable income during the first 36 months after the first payment is due under the plan unless the debtor pays 100 percent to all filed and allowed claimants. Regardless of when the case was filed the debtor shall report to the standing trustee any events affecting disposable income, including but not limited to: changes in income, tax refunds, inheritances, prizes, lawsuits, gifts, etc., which are received or receivable during the pendency of the case.
7. The debtor shall not incur any additional debts while this case is open without prior approval of the court except those which may be necessary in an emergency for the protection and preservation of life, health, or property. The trustee may grant borrowing requests pursuant to Local Rule 3088–1.
8. Until the case is closed, the debtor is enjoined and prohibited from selling, encumbering, or in any manner disposing of assets without the prior order of the court except as may be required in the course of the debtor's business if the debtor is engaged in business. The debtor may, without court order, sell unencumbered property which has not had a lien avoided as part of this proceeding with a fair market value less than \$2,500.00 so long as, within 10 days of the sale, the debtor files with the court an accounting of said sale.
9. Title to the property of the estate vests in the debtor(s) or as specified in the plan. 11 U.S.C. § 1327(b).
10. Confirmed plans may be amended pursuant to 11 U.S.C. § 1329 and may be amended to comply with 11 U.S.C. § 1322(d).
11. Funds paid into the trustee's office in a confirmed plan prior to the case being dismissed shall be distributed pursuant to the confirmed plan and this confirmation order.

Dated: 10/2/15

/s/ Cynthia A. Norton
UNITED STATES BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of MissouriIn re:
Joseph Franklin Greco
Jacqueline Lynn Greco
DebtorsCase No. 15-42058-can
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0866-4

User: wexters
Form ID: 502Page 1 of 3
Total Noticed: 70

Date Rcvd: Oct 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2015.

db/jdb Joseph Franklin Greco, Jacqueline Lynn Greco, 704 N Seminole Dr,
Independence, MO 64056-2071

15468035 American Express, PO Box 3001, Malvern, PA 19355-0701

15525670 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

15468036 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871

15468037 Amex Dsnb, PO Box 8218, Mason, OH 45040-8218

15468034 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: AAA Financial Services, PO Box 982235, El Paso, TX 79998-2235)

15468039 Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,
Simi Valley, CA 93062-5170

15468041 Bk of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712

15468042 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

15468043 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

15513460 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

15468045 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119

15468046 Central Credit Services LLC, 20 Corporate Hills Dr, Saint Charles, MO 63301-3749

15468047 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

15468048 Citi, PO Box 6241, Sioux Falls, SD 57117-6241

15468049 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

15468052 Communityamerica Cu, 9777 Ridge Dr, Lenexa, KS 66219-9746

15468053 CoventryOne, PO Box 31210, Tampa, FL 33631-3210

15468054 Credit First N A, PO Box 81315, Cleveland, OH 44181-0315

15512029 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011

15468055 Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315

15468056 Credit First/Cfna, BK13 Credit Operations, Cleveland, OH 44181

15468060 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

15468059 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218

15468062 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275,
Dearborn, MI 48121-6275)

15468061 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

15468063 +Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000

15523212 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011

15468073 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

15501965 Navient Solutions Inc., Po Box9640, Wilkes-Barre, PA 18773-9640

15492446 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640

15468077 +Progressive Financial Services, Inc., 1919 W Fairmont Dr Ste 8, Tempe, AZ 85282-3194

15468078 Quest Diagnostics, 3 Giralda Farms, Madison, NJ 07940-1027

15468080 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282

15468079 Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283

15468090 Target N.b., PO Box 673, Minneapolis, MN 55440-0673

15468091 +++UNIT CONS CREDIT UNION, 1111 E 23RD ST S, INDEPENDENCE MO 64055-1615
(address filed with court: Unit Cons Credit Union, 2326 S Savage St,
Independence, MO 64055-1669)

15468092 US Attorney, 400 E 9th St Rm 5510U, Kansas City, MO 64106-2607

15468094 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

15468095 Wfs Financial/Wachovia Dealer Srvs, PO Box 3569, Rancho Cucamonga, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: ecfnofices@dor.mo.gov Oct 02 2015 21:03:29 Missouri Department of Revenue,

General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475

15474708 E-mail/Text: bankruptcy@commercebank.com Oct 02 2015 21:03:54 Commerce Bank,
PO Box 419248 KCREC-10, Kansas City Mo 64141-6248

15468050 E-mail/Text: bankruptcy@commercebank.com Oct 02 2015 21:03:54 Commerce Bank Kansas,
PO Box 419248, Kansas City, MO 64141-6248

15468051 E-mail/Text: bankruptcy@commercebank.com Oct 02 2015 21:03:54 Commerce Bk, PO Box 413658,
Kansas City, MO 64141-3658

15468057 E-mail/Text: creditonebknotifications@resurgent.com Oct 02 2015 21:03:32 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873

15468058 E-mail/Text: creditonebknotifications@resurgent.com Oct 02 2015 21:03:32 Credit One Bank NA,
PO Box 98875, Las Vegas, NV 89193-8875

15468065 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2015 21:10:00 GECRB/Amazon, Attn: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

15468067 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2015 21:10:40 GECRB/Lowes,
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

15468064 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2015 21:10:00 Gecrb/ Old Navy,
Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104

15468066 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2015 21:10:40 Gecrb/Care Credit,
Attn: bankruptcy, PO Box 103104, Roswell, GA 30076-9104

15468068 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2015 21:10:23 Gecrb/Old Navy,
Attn: Bankruptcy, PO Box 130104, Roswell, GA 30076

District/off: 0866-4

User: wexters
Form ID: 502

Page 2 of 3
Total Noticed: 70

Date Rcvd: Oct 02, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15468069 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:41 Gecrb/Select Comfort,
Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
15468070 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:23 Gemb/Walmart, Attn: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104
15468071 E-mail/Text: cio.bncmail@irs.gov Oct 02 2015 21:03:36 Internal Revenue Services,
Centralized Insolvency Operation,, PO Box 21126, Philadelphia, PA 19114-0326
15468072 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 02 2015 21:03:33 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15468074 E-mail/PDF: pa_dc_claims@navient.com Oct 02 2015 21:10:28 Navient, PO Box 9655,
Wilkes Barre, PA 18773-9655
15468075 E-mail/Text: demand@nfm.com Oct 02 2015 21:03:51 Nebraska Furniture Mar,
Attn: Collections, PO Box 2335, Omaha, NE 68103-2335
15468076 +E-mail/Text: demand@nfm.com Oct 02 2015 21:03:51 Nebraska Furniture Mar, 700 S 72nd St,
Omaha, NE 68114-4697
15476038 +E-mail/Text: demand@nfm.com Oct 02 2015 21:03:51 Nebraska Furniture Mart, PO BOX 3000,
Omaha, NE 68103-3030
15520143 E-mail/Text: bnc-quantum@quantum3group.com Oct 02 2015 21:03:49
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15468089 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:23 SYNCHRONY BANK, PO Box 530914,
Atlanta, GA 30353-0914
15468088 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:41 SYNCHRONY BANK, PO Box 960017,
Orlando, FL 32896-0017
15468082 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:24 Synch/Care Credit,
950 Forrer Blvd, Kettering, OH 45420-1469
15468084 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:00 Synch/Old Navy, PO Box 965005,
Orlando, FL 32896-5005
15468086 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:00 Synch/Sleep Number,
PO Box 965036, Orlando, FL 32896-5036
15468087 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:25 Synch/Walmart, PO Box 965024,
El Paso, TX 79998
15468081 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:25 Synch/amazon, PO Box 965015,
Orlando, FL 32896-5015
15468083 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:01 Synch/lowes, 4125 Windward Plz,
Alpharetta, GA 30005-8738
15468085 E-mail/PDF: gecsed@recoverycorp.com Oct 02 2015 21:10:01 Synch/oldnavydc, PO Box 965005,
Orlando, FL 32896-5005
15468093 E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 02 2015 21:03:54
Westlake Financial Svc, 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15468040* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk of Amer, PO Box 982235, El Paso, TX 79998-2235)
15468038* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attention: Recovery Department,
4161 Piedmont Pkwy, Greensboro, NC 27410-8110)
15468044 ##+Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2015

Signature: /s/Joseph Speetjens

District/off: 0866-4

User: wexters
Form ID: 502

Page 3 of 3
Total Noticed: 70

Date Rcvd: Oct 02, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2015 at the address(es) listed below:

Richard Fink ecfincdocs@WDM013.com
Steven A. Shepherd on behalf of Joint Debtor Jacqueline Lynn Greco steve@llckc.com,
G3639@notify.cincompass.com
Steven A. Shepherd on behalf of Debtor Joseph Franklin Greco steve@llckc.com,
G3639@notify.cincompass.com

TOTAL: 3